

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TOMEKO NASHA HENDERSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21393 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/06/2017 and confirmed on 5/22/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		54,711.62
Less Refunds to Debtor	2,380.65	
TOTAL AMOUNT OF PLAN FUND		52,330.97

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	2,446.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		2,446.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LSF10 MASTER PARTICIPATION TRUST Acct: 5988	20,934.82	20,934.82	0.00	20,934.82
	LSF10 MASTER PARTICIPATION TRUST Acct: 5988	0.00	0.00	0.00	0.00
	LSF10 MASTER PARTICIPATION TRUST Acct: 5988	0.00	0.00	0.00	0.00
	JORDAN TAX SERVICE INC** Acct: M154	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: M154	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: M154	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA Acct: 6300	20,789.22	20,789.22	4,702.48	25,491.70
					46,426.52

Priority					
	CATHERINE T MARTIN ESQ Acct:	0.00	0.00	0.00	0.00
	TOMEKO NASHA HENDERSON Acct:	0.00	0.00	0.00	0.00
	TOMEKO NASHA HENDERSON Acct:	720.57	720.57	0.00	0.00
	TOMEKO NASHA HENDERSON Acct:	1,660.08	1,660.08	0.00	0.00
	NEIGHBORHOOD LEGAL SVCS ASSN Acct:	0.00	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct: 4569	3,148.00	3,148.00	0.00	3,148.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX JAD	310.00	310.00	0.00	310.00
					3,458.00

Unsecured					
	CAPITAL ONE AUTO FINANCE**	25,038.54	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0715				
	PRA/PORTFOLIO RECOVERY ASSOC	722.62	0.00	0.00	0.00
	Acct: 8110				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	ECMC(*)	132,489.55	0.00	0.00	0.00
	Acct: 8007				
	PRA/PORTFOLIO RECOVERY ASSOC	323.22	0.00	0.00	0.00
	Acct: 1696				
	VERIZON BY AMERICAN INFOSOURCE LP	88.18	0.00	0.00	0.00
	Acct: 6243				
	VERIZON BY AMERICAN INFOSOURCE LP	263.02	0.00	0.00	0.00
	Acct: 6702				
	PEOPLES NATURAL GAS CO LLC*	948.56	0.00	0.00	0.00
	Acct: 0684				
	LVNV FUNDING LLC, ASSIGNEE	754.58	0.00	0.00	0.00
	Acct: 0544				
	UPMC EAST	150.00	0.00	0.00	0.00
	Acct: 8007				
	DUQUESNE LIGHT COMPANY(*)	8,543.99	0.00	0.00	0.00
	Acct: 8007				
	FIRST COMMONWEALTH BANK**	511.65	0.00	0.00	0.00
	Acct: 2265				
	PREMIER BANKCARD LLC; JEFFERSON C	954.25	0.00	0.00	0.00
	Acct: 0987				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	JAMES HENDERSON++	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHUTZ SCHNEID ET AL	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

49,884.52

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TOTAL CLAIMED	
PRIORITY	3,458.00
SECURED	41,724.04
UNSECURED	170,788.16

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TOMEKO NASHA HENDERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21393 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Tomeko Nasha Henderson
Debtor

Case No. 17-21393-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 26, 2024

User: auto
Form ID: pdf900

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID	Recipient Name and Address
db	+ Tomeko Nasha Henderson, 250 W. Central Avenue, Delaware, OH 43015-1739
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ LSF10 Master Participation Trust, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Duluth, GA 30097-8461
cr	+ LSF10 Master Participation Trust, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Rd, Duluth, GA 30097-8458
14520218	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
15280430	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14397652	+ Jordan Tax Service, Inc., PO Box 200, Bethel Park, Pennsylvania 15102-0200
14667900	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 26 2024 23:49:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2024 01:15:58	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2024 23:52:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14397646	+ Email/Text: melindaf@aasdebtrecoveryinc.com	Apr 26 2024 23:50:00	AAS Debt Recovery, Inc., PO Box 129, Monroeville, Pennsylvania 15146-0129
14397647	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 27 2024 00:32:57	Capital One Auto Finance, CB Disputes Team PO Box 259407, Plano, Texas 75025-9407
14421988	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2024 00:07:48	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14397648	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:44:55	Capital One Bank, PO Box 30281, Salt Lake City, Utah 84130-0281
14397649	^ MEBN	Apr 26 2024 23:46:19	Coll Svc Center, PO Box 560, New Kensington, Pennsylvania 15068-0560
14644105	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA

District/off: 0315-2

User: auto

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			15219-6101
14397650	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 26 2024 23:52:00	Credit Collection Service, PO Box 607, Norwood, Massachusetts 02062-0607
14676344	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2024 23:52:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14777857	Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2024 23:51:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14927648	+ Email/Text: ECMCBKMail@Caliberhomeloans.com	Apr 26 2024 23:52:00	LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14664215	Email/PDF: resurgentbknofications@resurgent.com	Apr 27 2024 00:07:54	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14397653	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2024 23:51:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, California 92108-2710
14397654	+ Email/PDF: pa_dc_claims@navient.com	Apr 27 2024 00:06:53	Navient, 123 Justison Street 3rd Floor, Wilmington, Delaware 19801-5363
14519834	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2024 23:50:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14397655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:07:46	Portfolio Recovery, 120 Corporate Blvd, Norfolk, Virginia 23502
14671174	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 01:15:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14398614	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:07:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658279	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2024 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15268830	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 26 2024 23:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14397656	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2024 23:52:00	Santander Consumer USA, PO Box 961245, Fort Worth, Texas 76161-0244
14415469	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2024 23:52:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14641065	+ Email/PDF: ebn_ais@aisinfo.com	Apr 27 2024 00:07:20	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14397657	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 26 2024 23:49:00	Verizon, 500 Technology Drive Suite 300, Weldon Spring, Missouri 63304-2225

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

District/off: 0315-2

User: auto

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Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 35

14397651

##+

Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, Florida 33607-8409

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Catherine T. Martin	on behalf of Debtor Tomeko Nasha Henderson martinc@nlsa.us
Denise Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor LSF10 Master Participation Trust kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor LSF10 Master Participation Trust smncina@raslg.com
Sindi Mncina	on behalf of Creditor LSF10 Master Participation Trust smncina@raslg.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 11